What is claimed is:

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1. A computer-assisted method for typing customers/prospects, comprising the activities of:

    refining a survey via bestfit clustering;

    refining survey results via composition analysis; and

    identifying clusters of customers/prospects from the survey results via champion/challenger cluster refinement and panel analysis.

2. A computer-readable medium containing instructions for activities comprising::

    refining a survey via bestfit clustering;

    refining survey results via composition analysis; and

    identifying clusters of customers/prospects from the survey results via champion/challenger cluster refinement and panel analysis.

3. An apparatus for typing customers/prospects, comprising:

    means for refining a survey via bestfit clustering;

    means for refining survey results via composition analysis; and

    means for identifying clusters of customers/prospects from the survey results via champion/challenger cluster refinement and panel analysis.